

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

In Re.

EAST BROADWAY MALL

Debtor(s)

§
§
§
§

Case No. 19-12280

☐ Jointly Administered

Monthly Operating Report

Chapter 11

Reporting Period Ended: 01/31/2023

Petition Date: 07/12/2019

Months Pending: 43

Industry Classification:

5	3	1	3
---	---	---	---

Reporting Method: Accrual Basis ☒

Cash Basis ☐

Debtor's Full-Time Employees (current):

0

Debtor's Full-Time Employees (as of date of order for relief):

0

Supporting Documentation (check all that are attached):

(For jointly administered debtors, any required schedules must be provided on a non-consolidated basis for each debtor)

- ☒ Statement of cash receipts and disbursements
- ☐ Balance sheet containing the summary and detail of the assets, liabilities and equity (net worth) or deficit
- ☒ Statement of operations (profit or loss statement)
- ☐ Accounts receivable aging
- ☐ Postpetition liabilities aging
- ☐ Statement of capital assets
- ☐ Schedule of payments to professionals
- ☐ Schedule of payments to insiders
- ☒ All bank statements and bank reconciliations for the reporting period
- ☐ Description of the assets sold or transferred and the terms of the sale or transfer

/s/ Terry Chan

Signature of Responsible Party

05/05/2023

Date

Terry Chan

Printed Name of Responsible Party

88 East Broadway, New York, NY 10002
Address

STATEMENT: This Periodic Report is associated with an open bankruptcy case; therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Debtor's Name

Case No. 19-12280

Part 1: Cash Receipts and Disbursements		Current Month	Cumulative
a. Cash balance beginning of month		\$72,974	
b. Total receipts (net of transfers between accounts)		\$35,301	\$1,902,929
c. Total disbursements (net of transfers between accounts)		\$37,096	\$2,196,688
d. Cash balance end of month (a+b-c)		\$71,178	
e. Disbursements made by third party for the benefit of the estate		\$0	\$0
f. Total disbursements for quarterly fee calculation (c+e)		\$37,096	\$2,196,688

Part 2: Asset and Liability Status (Not generally applicable to Individual Debtors. See Instructions.)		Current Month
a. Accounts receivable (total net of allowance)		\$0
b. Accounts receivable over 90 days outstanding (net of allowance)		\$0
c. Inventory (Book <input type="radio"/> Market <input type="radio"/> Other <input checked="" type="radio"/> (attach explanation))		\$0
d. Total current assets		\$0
e. Total assets		\$27,000,000
f. Postpetition payables (excluding taxes)		\$0
g. Postpetition payables past due (excluding taxes)		\$773,138
h. Postpetition taxes payable		\$0
i. Postpetition taxes past due		\$0
j. Total postpetition debt (f+h)		\$0
k. Prepetition secured debt		\$5,952,617
l. Prepetition priority debt		\$0
m. Prepetition unsecured debt		\$8,829,254
n. Total liabilities (debt) (j+k+l+m)		\$14,781,871
o. Ending equity/net worth (e-n)		\$12,218,129

Part 3: Assets Sold or Transferred		Current Month	Cumulative
a. Total cash sales price for assets sold/transferred outside the ordinary course of business		\$0	\$0
b. Total payments to third parties incident to assets being sold/transferred outside the ordinary course of business		\$0	\$0
c. Net cash proceeds from assets sold/transferred outside the ordinary course of business (a-b)		\$0	\$0

Part 4: Income Statement (Statement of Operations) (Not generally applicable to Individual Debtors. See Instructions.)		Current Month	Cumulative
a. Gross income/sales (net of returns and allowances)		\$35,301	
b. Cost of goods sold (inclusive of depreciation, if applicable)		\$0	
c. Gross profit (a-b)		\$35,301	
d. Selling expenses		\$0	
e. General and administrative expenses		\$35,376	
f. Other expenses		\$0	
g. Depreciation and/or amortization (not included in 4b)		\$0	
h. Interest		\$0	
i. Taxes (local, state, and federal)		\$1,118	
j. Reorganization items		\$0	
k. Profit (loss)		\$-1,795	\$0

Debtor's Name

Case No. 19-12280

lxxix						
lxxx						
lxxxi						
lxxxii						
lxxxii						
lxxxiv						
lxxxv						
lxxxvi						
lxxxvi						
lxxxvi						
lxxxix						
xc						
xc						
xc						
xcii						
xciii						
xciv						
xcv						
xcvi						
xcvii						
xcviii						
xcix						
c						
ci						

b.			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
	Debtor's professional fees & expenses (nonbankruptcy) <i>Aggregate Total</i>					\$36,500
	<i>Itemized Breakdown by Firm</i>					
	Firm Name	Role				
i	The Carey Group	Other				\$36,500
ii						
iii						
iv						
v						
vi						
vii						
viii						
ix						
x						
xi						
xii						
xiii						
xiv						

Debtor's Name

Case No. 19-12280

xcix						
c						
c.	All professional fees and expenses (debtor & committees)			\$0		

Part 6: Postpetition Taxes

	Current Month	Cumulative
a. Postpetition income taxes accrued (local, state, and federal)	\$0	\$0
b. Postpetition income taxes paid (local, state, and federal)	\$0	\$0
c. Postpetition employer payroll taxes accrued	\$0	\$0
d. Postpetition employer payroll taxes paid	\$1,720	\$88,773
e. Postpetition property taxes paid	\$0	\$0
f. Postpetition other taxes accrued (local, state, and federal)	\$0	\$0
g. Postpetition other taxes paid (local, state, and federal)	\$0	\$0

Part 7: Questionnaire - During this reporting period:

- a. Were any payments made on prepetition debt? (if yes, see Instructions) Yes ☐ No ☒
- b. Were any payments made outside the ordinary course of business without court approval? (if yes, see Instructions) Yes ☐ No ☒
- c. Were any payments made to or on behalf of insiders? Yes ☐ No ☒
- d. Are you current on postpetition tax return filings? Yes ☒ No ☐
- e. Are you current on postpetition estimated tax payments? Yes ☒ No ☐
- f. Were all trust fund taxes remitted on a current basis? Yes ☒ No ☐
- g. Was there any postpetition borrowing, other than trade credit? (if yes, see Instructions) Yes ☐ No ☒
- h. Were all payments made to or on behalf of professionals approved by the court? Yes ☒ No ☐ N/A ☐
- i. Do you have:
- Worker's compensation insurance? Yes ☐ No ☒
- If yes, are your premiums current? Yes ☐ No ☐ N/A ☒ (if no, see Instructions)
- Casualty/property insurance? Yes ☒ No ☐
- If yes, are your premiums current? Yes ☒ No ☐ N/A ☐ (if no, see Instructions)
- General liability insurance? Yes ☒ No ☐
- If yes, are your premiums current? Yes ☒ No ☐ N/A ☐ (if no, see Instructions)
- j. Has a plan of reorganization been filed with the court? Yes ☒ No ☐
- k. Has a disclosure statement been filed with the court? Yes ☒ No ☐
- l. Are you current with quarterly U.S. Trustee fees as set forth under 28 U.S.C. § 1930? Yes ☒ No ☐

Debtor's Name

Case No. 19-12280

Part 8: Individual Chapter 11 Debtors (Only)

a. Gross income (receipts) from salary and wages	_____	\$0
b. Gross income (receipts) from self-employment	_____	\$0
c. Gross income from all other sources	_____	\$0
d. Total income in the reporting period (a+b+c)	_____	\$0
e. Payroll deductions	_____	\$0
f. Self-employment related expenses	_____	\$0
g. Living expenses	_____	\$0
h. All other expenses	_____	\$0
i. Total expenses in the reporting period (e+f+g+h)	_____	\$0
j. Difference between total income and total expenses (d-i)	_____	\$0
k. List the total amount of all postpetition debts that are past due	_____	\$0
l. Are you required to pay any Domestic Support Obligations as defined by 11 U.S.C § 101(14A)?	Yes <input type="radio"/> No <input checked="" type="radio"/>	
m. If yes, have you made all Domestic Support Obligation payments?	Yes <input type="radio"/> No <input type="radio"/> N/A <input checked="" type="radio"/>	

Privacy Act Statement

28 U.S.C. § 589b authorizes the collection of this information, and provision of this information is mandatory under 11 U.S.C. §§ 704, 1106, and 1107. The United States Trustee will use this information to calculate statutory fee assessments under 28 U.S.C. § 1930(a)(6). The United States Trustee will also use this information to evaluate a chapter 11 debtor's progress through the bankruptcy system, including the likelihood of a plan of reorganization being confirmed and whether the case is being prosecuted in good faith. This information may be disclosed to a bankruptcy trustee or examiner when the information is needed to perform the trustee's or examiner's duties or to the appropriate federal, state, local, regulatory, tribal, or foreign law enforcement agency when the information indicates a violation or potential violation of law. Other disclosures may be made for routine purposes. For a discussion of the types of routine disclosures that may be made, you may consult the Executive Office for United States Trustee's systems of records notice, UST-001, "Bankruptcy Case Files and Associated Records." See 71 Fed. Reg. 59,818 et seq. (Oct. 11, 2006). A copy of the notice may be obtained at the following link: http://www.justice.gov/ust/eo/rules_regulations/index.htm. Failure to provide this information could result in the dismissal or conversion of your bankruptcy case or other action by the United States Trustee. 11 U.S.C. § 1112(b)(4)(F).

I declare under penalty of perjury that the foregoing Monthly Operating Report and its supporting documentation are true and correct and that I have been authorized to sign this report on behalf of the estate.

/s/ Terry Chan

Signature of Responsible Party

Property Manager

Title

Terry Chan

Printed Name of Responsible Party

05/05/2023

Date

In re East Broadway Mall, Inc.
Debtor

Case No. 19-12280-dsj
Reporting Period: Jan-23

STATEMENT OF OPERATIONS (Income Statement)

The Statement of Operations is to be prepared on an accrual basis. The accrual basis of accounting recognizes revenue when it is realized and expenses when they are incurred, regardless of when cash is actually received or paid.

REVENUES	MONTH	CUMULATIVE -FILING TO DATE
Gross Revenues	35301	1902929
Less: Returns and Allowances		
	35301	1902929
COST OF GOODS SOLD		
Beginning Inventory		
Add: Purchases		
Add: Cost of Labor		
Add: Other Costs (attach schedule)		
Less: Ending Inventory		
Cost of Goods Sold		
Gross Profit		
OPERATING EXPENSES		
Advertising		625
Auto and Truck Expense		5400
Bad Debts		
Contributions		2500
Employee Benefits Programs		
Officer/Insider Compensation*		12195.24
Insurance		133221.9
Management Fees/Bonuses		
Office Expense	1646.52	44959.19
Pension & Profit-Sharing Plans		
Repairs and Maintenance	5590.14	172036.09
Rent and Lease Expense		817281.22
Salaries/Commissions/Fees	5620.72	172117.38
Supplies		
Taxes - Payroll	1719.56	83177
Taxes - Real Estate		
Taxes - Other	4790	10215.01
Travel and Entertainment	2000	3000
Utilities		133887.01
Other (attach schedule)	15729.46	278909.65
Total Operating Expenses Before Depreciation	37096.4	2195549.84
Depreciation/Depletion/Amortization		
Net Profit (Loss) Before Other Income & Expenses		47380
OTHER INCOME AND EXPENSES		
Other Income (attach schedule)		
Interest Expense		
Other Expense (attach schedule)		
Net Profit (Loss) Before Reorganization Items		

In re East Broadway Mall, Inc.

Case No. 19-12280-dsj

Debtor

Reporting Period: Jan-23

REORGANIZATION ITEMS		
Professional Fees - The Carey Group		36500
U. S. Trustee Quarterly Fees		14880
Interest Earned on Accumulated Cash from Chapter 11 (<i>see continuation sheet</i>)		
Gain (Loss) from Sale of Equipment		
Other Reorganization Expenses (<i>attach schedule</i>)		
Total Reorganization Expenses		47380
Income Taxes		
Net Profit (Loss)		-340000.84

***Insider" is defined in 11 U.S.C. Section 101(31).

BREAKDOWN OF "OTHER" CATEGORY

OTHER COSTS

Mall Security	3351.96	115831
Bank of Hope		3328.75
Bank Fees		33901
Parking		220
Fire Extinguisher Inspection	200	4954.42
Boiler Inspection		450
Building Maintenance		2818.84
Waster Removal	3177.5	17419.98
Consultant/ Tax Preparer	9000	86840
Return of Security Deposit		418
Appraisal		10000

OTHER INCOME

OTHER EXPENSES

OTHER REORGANIZATION EXPENSES

Reorganization Items - Interest Earned on Accumulated Cash from Chapter 11:

Interest earned on cash accumulated during the chapter 11 case, which would not have been earned but for the bankruptcy proceeding, should be reported as a reorganization item.

TD BANK DIP OPERATING ACCOUNT



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

EAST BROADWAY MALL INC
DIP CASE 19-12280 SDNY

Page: 3 of 3
Statement Period: Jan 01 2023-Jan 31 2023
Cust Ref #: 4362181227-039-T-###
Primary Account #: 436-2181227

DAILY ACCOUNT ACTIVITY

Checks Paid (continued)

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
01/18	3555*	680.00	01/26	3559*	2,200.00
01/31	3556	85.00	01/23	3560	2,000.00
01/20	3557	1,169.32	01/30	3561	2,200.00
Subtotal:					29,278.92

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
01/06	ELECTRONIC PMT-WEB, SPECTRUM SPECTRUM 1120701	157.95
01/23	ELECTRONIC PMT-WEB, T-MOBILE PCS SVC 4623688	244.91
01/24	ACH DEBIT, ATT PAYMENT ****55002EPAYD	74.34
Subtotal:		477.20

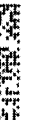
Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
01/11	DEBIT	1,000.00
01/24	DEBIT	1,960.00
Subtotal:		2,960.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
12/31	68,469.41	01/18	68,766.32
01/03	65,380.66	01/19	68,566.32
01/06	65,222.71	01/20	67,397.00
01/09	64,590.75	01/23	64,063.34
01/10	62,073.11	01/24	62,029.00
01/11	76,773.82	01/26	59,439.00
01/12	75,413.82	01/30	57,239.00
01/13	75,126.32	01/31	69,054.00
01/17	70,126.32		

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com





America's Most Convenient Bank®



T STATEMENT OF ACCOUNT

AV 01 145156 57904H390 A**5DGT

EAST BROADWAY MALL INC
DIP CASE 19-12280 SDNY
14969 POWELLS COVE BLVD
WHITESTONE NY 11357-1146

Page 1 of 3
Statement Period: Jan 01 2023-Jan 31 2023
Cust Ref # 4362181227-039-T-###
Primary Account # 436-2181227



Chapter 11 Checking

EAST BROADWAY MALL INC
DIP CASE 19-12280 SDNY

Account # 436-2181227

ACCOUNT SUMMARY

Beginning Balance	66,469.41	Average Collected Balance	64,907.26
Deposits	35,300.71	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Checks Paid	29,278.92	Annual Percentage Yield Earned	0.00%
Electronic Payments	477.20	Days in Period	31
Other Withdrawals	2,960.00		
Ending Balance	69,054.00		

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
01/10	DEPOSIT	3,700.00 ✓
01/10	DEPOSIT	2,000.00 ✓
01/10	DEPOSIT	2,000.00 ✓
01/11	DEPOSIT	15,700.71 ✓
01/31	DEPOSIT	7,000.00 ✓
01/31	DEPOSIT	3,700.00 ✓
01/31	DEPOSIT	700.00 ✓
01/31	DEPOSIT	500.00 ✓
Subtotal:		35,300.71

Checks Paid

No. Checks: 18

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
01/19	3417	200.00	01/23	3546*	1,088.75
01/03	3534*	1,088.75	01/10	3547	217.64
01/10	3536*	10,000.00	01/12	3548	680.00
01/13	3537	287.50	01/12	3549	680.00
01/26	3538	390.00	01/16	3550	680.00
01/09	3539	631.96	01/17	3553*	5,000.00

Page: 2 of 3

Ending Balance	69,054.00
----------------	-----------

- | | | | |
|---|-------------------|---|--|
| ④ | Total Deposits | + | |
| ⑤ | Sub Total | | |
| ⑥ | Total Withdrawals | - | |
| ⑦ | Adjusted Balance | | |

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		()

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

TD BANK DIP TAX ACCOUNT



America's Most Convenient Bank®

T

STATEMENT OF ACCOUNT



AV 01 145369 57004H390 A**5DGT

EAST BROADWAY MALL INC

DIP CASE 19-12280 SDNY

14969 POWELLS COVE BLVD

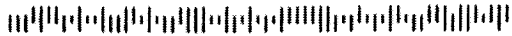
WHITESTONE NY 11357-1146

Page: 1 of 2

Statement Period: Jan 01 2023-Jan 31 2023

Cust Ref #: 4362181201-039-T-###

Primary Account #: 436-2181201



Chapter 11 Checking

EAST BROADWAY MALL INC

DIP CASE 19-12280 SDNY

Account # 436-2181201

ACCOUNT SUMMARY

Beginning Balance	3,089.78	Average Collected Balance	2,589.14
		Interest Earned This Period	0.00
Electronic Payments	1,719.56	Interest Paid Year-to-Date	0.00
Ending Balance	1,370.22	Annual Percentage Yield Earned	0.00%
		Days in Period	31

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
01/06	CCD DEBIT, IRS USATAXPYMT ****40660378518	200.00
01/09	CCD DEBIT, IRS USATAXPYMT ****40991835210	200.00
01/17	CCD DEBIT, IRS USATAXPYMT ****41773661512	200.00
01/23	CCD DEBIT, IRS USATAXPYMT ****42332446220	200.00
01/31	CCD DEBIT, IRS USATAXPYMT ****43192763508	332.28
01/31	CCD DEBIT, NYS DTF WT TAX PAYMNT ****00092669153	300.00
01/31	CCD DEBIT, NYS DOL UI TAX PAYMNT ****00093465004	287.28
	Subtotal:	1,719.56

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
12/31	3,089.78	01/17	2,489.78
01/06	2,889.78	01/23	2,289.78
01/09	2,689.78	01/31	1,370.22

TD BANK DIP PAYROLL ACCOUNT



America's Most Convenient Bank®



T STATEMENT OF ACCOUNT

AV 01 145165 67904H390 A**5DGT

EAST BROADWAY MALL INC
DIP CASE 19-12280 SDNY
14969 POWELLS COVE BLVD
WHITESTONE NY 11367-1146

Page: 1 of 3
Statement Period: Jan 01 2023-Jan 31 2023
Cust Ref #: 4382181219-039-T-###
Primary Account #: 438-2181219



Chapter 11 Checking

EAST BROADWAY MALL INC
DIP CASE 19-12280 SDNY

Account # 438-2181219

ACCOUNT SUMMARY

Beginning Balance	3,414.60	Average Collected Balance	1,330.10
Deposits	2,960.00	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Checks Paid	5,620.72	Annual Percentage Yield Earned	0.00%
Ending Balance	753.88	Days in Period	31

	Total for this Period	Total Prior Year
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees (NSF)	\$0.00	\$105.00

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
01/11	DEPOSIT	1,000.00
01/24	DEPOSIT	1,960.00
Subtotal:		2,960.00

Checks Paid

No. Checks: 28

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
01/03	5860	390.60	01/13	5871	313.18
01/04	5861	313.18	01/11	5872	109.61
01/05	5862	109.61	01/13	5873	128.63
01/06	5863	128.63	01/18	5874	109.61
01/09	5864	109.61	01/11	5875	303.66
01/03	5865	303.66	01/13	5876	313.18
01/04	5866	313.18	01/11	5877	109.61
01/05	5867	109.61	01/13	5878	128.63
01/06	5868	128.63	01/18	5879	137.02
01/09	5869	109.61	01/25	5880	328.95
01/11	5870	303.66	01/26	5881	214.64

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

Page: 2 of 3

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1 Your ending balance shown on this statement is:

2 List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.

3 Subtotal by adding lines 1 and 2.

4 List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.

5 Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	763.88
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2 DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

3 WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

EAST BROADWAY MALL INC
DIP CASE 19-12280 SDNY

Page: 3 of 3
Statement Period: Jan 01 2023-Jan 31 2023
Cust Ref #: 4362181219-039-T-###
Primary Account #: 436-2181219

DAILY ACCOUNT ACTIVITY

Checks Paid (continued)

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO	AMOUNT	DATE	SERIAL NO.	AMOUNT
01/31	5882	109.67	01/26	5886	316.38
01/30	5883	130.72	01/31	5887	109.67
01/25	5885*	306.86	01/30	5888	130.72
			Subtotal:		5,620.72

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
12/31	3,414.60	01/13	688.12
01/03	2,720.34	01/18	441.49
01/04	2,093.98	01/24	2,401.49
01/05	1,874.76	01/25	1,765.68
01/06	1,617.50	01/26	1,234.66
01/09	1,398.28	01/30	973.22
01/11	1,571.74	01/31	753.88